

# Public Comment Period Open for Delaware 1332 State Innovation Waiver

June 5, 2019

DOVER, DE –Delaware Insurance Commissioner Trinidad Navarro announced that the Delaware Department of Insurance has posted Delaware’s 1332 Waiver Application (the “Application”) for public comment. The period during which members of the public may comment on the proposed Application runs until June 29, 2019.

Under Section 1332 of the Affordable Care Act (the “ACA”) states may apply to waive certain provisions of the ACA in order to develop strategies to, among other things, mitigate high rates for individual plans on the Marketplace. Since 2015, Delaware’s Marketplace has experienced repeated rate increases and significant deterioration in membership. If approved, Delaware’s Application would establish the Delaware Health Insurance Individual Market Stabilization Reinsurance Program & Fund (the “Fund”) to reinsure high dollar claims on the Exchange. The Fund would be administered by the Delaware Health Care Commission (the “DHCC”) and financed through an assessment of 2.75% on all amounts used to calculate a health insurer’s premium written on the individual market, as well as the small and large group markets in Delaware. Under the terms of this proposal, the reinsurance program is expected to reduce Marketplace rates by 20% for Plan Year 2020 and increase enrollment in the ACA individual market by as much as 3.2%.

Consumers who wish to submit comments on the proposed plan may do so by reviewing the proposal on the Department’s website at [www.insurance.delaware.gov](http://www.insurance.delaware.gov), and writing to the Department of

Insurance's Dover address listed below, or by emailing [1332waiver@delaware.gov](mailto:1332waiver@delaware.gov). The Department will also hold two public hearings on the Application as follows:

Tuesday, June 11, 2019 at 9:00 a.m.

Delaware Department of Insurance

841 Silver Lake Boulevard

Dover, DE 19904

and

Friday, June 14, 2019, at 1:00 p.m.

Delaware Department of Insurance

1007 N Orange St, Suite 1010

Wilmington, DE 19801

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**Delaware Department of Insurance**